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**UNITED STATES BANKRUPTCY COURT**

**DISTRICT OF ARIZONA**

In re:

MICHEL FREDERICK KAISER and  
MARCIA LYNN KAISER,  
Debtor(s).

Case No.2:09-bk-25074-EWH

Chapter 13 Proceeding

**OBJECTION TO PROOF OF CLAIM  
# 7 BY BAC HOME LOAN SERVICING,  
L.P. FKA COUNTRYWIDE HOME  
LOANS SERVICING, L.P.**

The Debtors MICHEL FREDERICK KAISER and MARCIA LYNN KAISER object to the Proof of Claim of BAC HOME LOAN SERVICING, L.P. FKA COUNTYWIDE HOME LOANS SERVICING, L.P. as filed on November 17, 2009 as the proof of claim:

- 1.) Is not shown to have proof of standing;
- 2.) The note and Deed of Trust list Paragon Home Lending, LLC as the note holder;
- 3.) There is no evidence of any transfer of that interest; and
- 4.) Federal Rules of Bankruptcy Procedure Rule 3001(c) requires creditors to file a writing with their proof of claim and Chase Home Finance, LLC has failed to do so.

THEREFORE, Debtors object to the proof of claim filed on behalf of BAC Home Loan Servicing, L.P. fka Countrywide Home Loans Servicing, L.P. and asks that their claim be denied.

DATED this 21st day of December 2009.

JOSEPH W. CHARLES, P.C.

/s/ Joseph W. Charles

Joseph W. Charles

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COPY of the foregoing  
Mailed this 21st day of  
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